

Your Financial Times

Introducing...

A Better Way to Pay for College

Rutgers Federal Credit Union Student Choice Private Loan Solution

With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college. Whether you are a student yourself or the parent of a student, Rutgers Federal Credit Union is here to help.

Our Credit Union Student Choice private loan solution will help fill funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept pace. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost private student loans to pay for higher education.

Since Rutgers Federal Credit Union is here for one reason only – to serve our members – we are able to offer more competitive student loan options and save you money. Student loans are a long-term relationship and it is important to choose a lender carefully. Be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing student loans.

Remember, Rutgers Federal Credit Union's goal is not just to help you fund a college education for yourself or a family member, but to become your financial partner for life. Visit us online to apply or find out more about our full range of products designed just for young adults.



Warm beaches, sunny skies...relax and get away from the every-day stress! We've made financing your getaway affordable with a low interest rate Vacation Loan special.

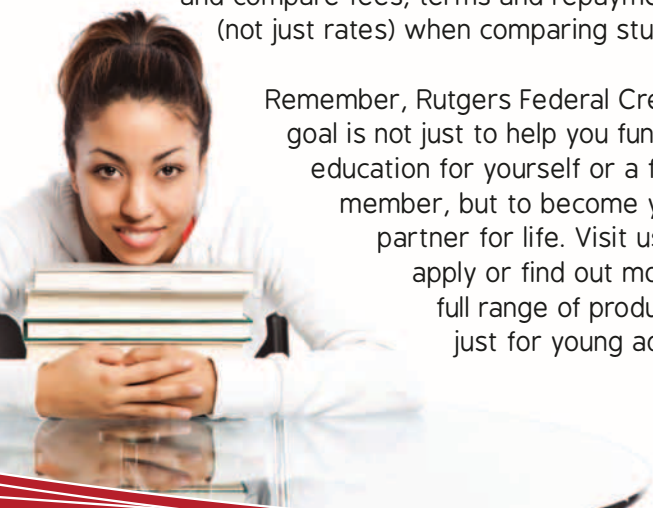
- **LOW 5.25% APR***
- **Borrow up to \$2,500**
- **For 12 months**

This is a limited time offer. To apply, visit us online at www.rutgersfcu.org or in person at any of our conveniently located campus branches.

*Annual Percentage Rate. Subject to credit union lending guidelines.

Gres Karim Wins \$250 Gift Card!

Congratulations to Gres Karim! She was the lucky winner of an RU Express \$250 Gift Card. Gres' name was randomly selected when she participated in the online promotion sponsored by our credit union.





Board Nominations

The following four nominees have been recommended for the available positions on the Board of Directors. There will be no nominations from the floor at the Annual Meeting.

WILLIE (BILL) WILLIAMS, CPA

Bill has been employed by Rutgers as the Director of Funds Management in the Office of Financial Aid for the last 18 years. Previously, he was employed by UMDNJ as Associate Controller. Bill has been a credit union member for 17 years. He also serves as CEO and President of the Ebenezer Community Economic Development Corp. here in New Brunswick, Chairman of the Board of Trustee of the Ebenezer Baptist Church, on the Board of Directors of the Kiwanis Club of New Brunswick and very active in the surrounding communities.

GAIL DIPANE

Gail has been an employee of UMDNJ for the 18 past years and a member of the Rutgers Federal Credit Union for the same and very active in her community as listed below:

- 15 years - North Brunswick Township Board of Education - Past President - 2 years
- 12 years - North Brunswick Woman's Club - Past President - 2 years
- 13 years - North Brunswick Educational Foundation - Chairperson - 1 year
- 4 years - Celebrate North Brunswick Committee
- 34 years - North Brunswick Lion's Club
- 2 year - New Brunswick Elks Lodge #324

Gail enjoys being a part of the Rutgers' Federal Credit Union and has learned a lot about the organization. She has been a member of the credit union for 18 years and would like to continue in her capacity as a member of the Board of Directors.

ARLENE BUCKLEY

Arlene served as the credit union's first Associate Director. She has been a Board member for 15 years, a Loan Review Committee member for 13 years, and the Chair of the Personnel Committee for five years. Arlene also served as the Secretary of the Board for seven years.

She retired from Rutgers in 2002 after 25 years of service. Arlene has been a credit union member for 25 years.

TERRY MATILSKY

Terry is a Professor of Physics and Astronomy at Rutgers University. His area of research is in fundamental theories of gravitation. He has been a member of the Rutgers Federal Credit Union for the past 36 years, and a member of the Board of Directors for about 15 years.

Interested in Volunteering?

The credit union is seeking members to serve on the Supervisory Committee. The Committee is responsible for ensuring that the credit union is operating within government guidelines and regulations and ensures that it is run in the best interest of the members.

If you are interested in serving on the Committee, call 732-932-7645 or email mholowka@rutgersfcu.org.

Food, Fun & Finance! Annual Meeting Date Set

It's time again to gear up for Rutgers Federal Credit Union's 58th Annual Meeting. Attending the Annual Meeting is a great way to learn more about what your credit union is doing for you. Reports will be given detailing last year's activities and progress, and you'll hear about the plans for 2012.

Don't miss out on food, fun and finance during this year's Annual Meeting! We'll look forward to seeing you there.



DATE: Tuesday, May 29, 2012

PLACE: The Rutgers Visitor Center, Busch Campus

TIME: Meeting begins at 5:30 p.m. Dinner, games and door prizes to follow

COST: \$10 per dinner ticket (a portion of the ticket price will go toward the Rutgers Federal Credit Union scholarship)

RSVP: Jklem@rutgersfcu.org or visit any of our branches by May 8, 2012

Open the Door to Small Interest Rates, Big Flexibility



We're putting out the welcome mat to members who want to cash in on their home equity. With rates this low, it makes sense to start at home when you're looking for a source of credit. Choose the loan that's right for you:

Home Equity Line of Credit as low as 4% APR*

This flexible option works as a credit line that you can draw from time and time again, without having to redo the paperwork.

Our Second Mortgage rates have never been this low!

A second mortgage allows you to use the equity in your home without disrupting your first mortgage. This type of loan is generally better for one-time expenses as the entire amount of the loan is given all at once and will be repaid over a set period of time. Interest is fixed so you'll have peace of mind in knowing that your payment won't go up.

Whichever home loan you choose, you'll enjoy these added benefits:

- NO out-of-pocket expenses!
- No application fees
- No points
- No appraisal fees
- No processing fees
- No prepayment penalties**



Whatever your needs, our home loans provide cash for any purpose including home improvement, debt consolidation, college tuition or any other major expense. Open the door to a home loan that offers low rates and big flexibility. Stop by to discuss how we can help put your home to work for you.

Open the Door to a New Home!

First mortgage rates are at historical lows! If you're ready to make a move, or want to refinance your current mortgage at today's incredibly low rates, see us today.

*APR=Annual Percentage Rate. Rates are subject to credit approval and subject to change without notice. Rates are based on creditworthiness. Other terms and rates available. Home Equity Line of Credit rates are based on the Prime Rate + 0% APR as published in The Wall Street Journal. Interest rate is a variable rate and equal to Prime with a floor of 4.00%. Contact the credit union for complete loan details.

**Only applies if loan is active over one year.

Don't Leave Money on the Dealership Table!



If you're ready to buy a new or used vehicle, start with your credit union before you visit the dealership. Let us arrange your financing so you'll have your loan pre-approved for that cash-in-hand negotiating advantage.

You'll generally find that financing rates are higher for used vehicles than for new. But not at your credit union. Your purchase is "new" to you no matter what, so we'll give you the same rates.

In addition to our low loan rates, we offer many auto-related products and services designed to save you money. Call us for a quote!



Extended Warranty

Purchase an affordable extended warranty at the credit union. You'll get comprehensive vehicle coverage at rates hundreds of dollars lower than at the dealership.

GAP (Guaranteed Asset Protection)

Protect against financial loss if your vehicle is stolen or totaled. Compare our cost for GAP to what dealers charge and you won't believe the savings at your credit union!

When you're ready for your next set of wheels, be sure to make us your first stop. Don't leave your hard-earned money on the dealership table.

Applying Is Easy

You can get your car loan pre-approved now by completing a loan application online at www.rutgersfcu.org. Or, stop by any of our offices.

*Annual Percentage Rate. Subject to credit union lending guidelines.

Give Your Loan Payment a Spring Break

If spring fever has given you the “bug” to get away from it all, or if an IRS tax bite just took a chunk out of your budget, put your loan payment on hold and pocket the money for whatever you need.

If your loan account is in good standing, you have the option of skipping a payment for a small fee (\$30 per loan). Skip-A-Payment is available for personal loans, vehicle loans, recreational vehicle loans and boat loans. (Home equity, mortgage loans, seasonal loans and credit card loans are not eligible for this program.)

When you need to take a month off from your loan payment, visit us online or call for a Skip-A-Payment request form.



Keeping It Green with Cartridges for Kids

We've teamed up with Cartridges for Kids (CFK), a year-round recycling program. You can drop off your empty inkjet cartridges, cell phones, iPods and other small electronics at our Busch or College Avenue branches.



Keep Up on Your Credit



It's a good idea to keep up on your credit in case any errors appear. Your credit report has information that affects whether you can get a loan — and how much you will have to pay to borrow money. A copy of your credit report will help you make sure the information is accurate, complete, and up-to-date

before you apply for a loan as well as help guard against identity theft.

Knowing your credit score is also important. Credit scoring is a system creditors use to help determine whether to give you credit, and how much to charge you for it. The higher your score, the less risk you pose to lenders and the more likely it is that you'll get their best available rates.

Let us help you keep up on your credit. For more information and to schedule an appointment with one of our Loan Representatives, contact our loan department at (732) 445-0858 or email loans@rutgersfcu.org today.

Holiday Closings

Memorial Day

Saturday, May 26, 2012
Monday, May 28, 2012

Independence Day

Wednesday, July 4, 2012



College Avenue Office

100 College Ave.
New Brunswick, NJ 08901

Voice (732) 932-7645

Fax (732) 932-7648

Mon. - Wed. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

Fri. 8:30 am - 5:00 pm

Busch Office

85 Davidson Road
Piscataway, NJ 08854

Voice (732) 445-3050

Fax (732) 445-4897

Mon. - Wed. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

Fri. 8:30 am - 5:00 pm

Sat. 9:00 am - 1:00 pm

Loan Department (Busch)

Voice (732) 445-0858

Fax (732) 445-0387

First Mortgage Hotline (800) 342-4998

Newark Office

249 University Ave.

Newark, NJ 07102

Voice (973) 353-1353

Fax (973) 353-1699

Mon., Wed., Fri. 9:00 am - 3:30 pm

Closed 1:00 pm - 1:30 pm

Audio Teller

(855) 278-3883

Website

www.rutgersfcu.org

